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5/25/2009

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Evelyn Nichols

SERIAL NO.: 10/561,661

FILED: December 16, 2005

TITLE: Mortgage Financing System

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GROUP ART UNIT: 3694

CONFIRMATION NO.: 1345

EXAMINER: Scott S. Trotter

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AMENDMENT B

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Date: April 17, 2009

Docket No.: 10447-20

Sir:

In response to the Office Action dated October 17, 2008 in the above-referenced case and any request for extension which is needed for this to be considered timely, for which Applicant hereby petitions, Applicant submits the following arguments and amendments.